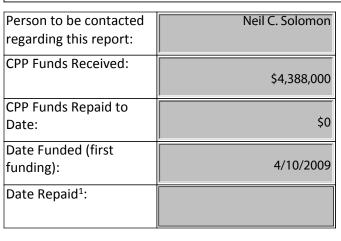
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Metropolitan Capital Bancorp, Inc.



RSSD:
(For Bank Holding Companies)

Holding Company Docket Number:
(For Thrift Holding Companies)

FDIC Certificate Number:
(For Depository Institutions)

City:

9 East Ontario

State:

Illinois

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

 than otherwise would have occurred.	enabled the Bank to repurchase \$5.18 million of loan participations sold to other banks and to lend an additional \$39.55 million in new loans.

¹If repayment was incremental, please enter the most recent repayment date.

X	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	The Company used the funds to increase subsidiary bank capital which increased the bank's lending limit and capital ratio allowing for loan expansion as follows; home equity - 52.44%, Commercial non RE - 35.56%, Commercial RE - 44.45%, Residential RE - 100%, and total loans 43.56%
	Increase securities purchased (ABS, MBS, etc.).	
	Make other investments	
	Increase reserves for non-performing assets	

X	Reduce borrowings	CPP funds were not specifically used to reduce borrowings. To the extent that funds were received,
		the bank did not need to seek additional funds and this reduced the amount of funds needed in order to fund loan growth.
		order to fund loan growth.
	Increase charge-offs	
	Purchase another financial institution or	
	purchase assets from another financial	
	institution	
	Held as non-leveraged increase to total	
	capital	
	1	

What actions were you able to avoid because of the capital infusion of CPP funds?					
The Bank did not have to restrict loan growth and instead was able to continue with new lending. Additionally, the Company was able to maintain adequate capital levels without having to seek additional capital in the market.					

The injection of \$3,800,000 into the Bank's Tier 1 capital structure enabled the Bank to achieve asset growth of 29.33% while maintaining appropriate regulatory capital. The Bank has continued to be able to identify prudent lending opportunities and grow its loan portfolio. As noted earlier, the Bank achieved loan growth of 43.56% from April 10, 2009 to January 1, 2010. However, the actual amount loaned was greater, as the bank began to increase lending activity in anticipation of the capital infusion. We would estimate loan growth to be 48.67%. The Bank continues to sustain its well capitalized status.				

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.					

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.